### Statement of the Metropolitan Life Insurance Co.

For the Year Ending December 31, 1894.

#### ASSETS.
- **Government, City and Railroad Bonds, and Stocks...** $5,307,317.50 (Market value, Dec. 31, 1894.)
- **Bonds and Mortgages** 9,733,475.00
- **Real Estate owned** 5,883,903.66
- **Cash** 550,116.25
- **Premium Loans and Liens (Ord. Dept.)** 91,976.23
- **Premiums, deferred, and in course of Collection (Net)** 542,687.55
- **Accrued Interest and Rents** 217,145.97

**Total Assets:** $22,326,622.16

#### LIABILITIES.
- **Reinsurance Fund, (as required by law)...** $17,650,569.00
- **Special Reserve**
- **All other Liabilities** 640,312.95
- **Capital and Surplus** 4,035,740.21

(Being security to policy-holders in addition to statutory and special reserves.)

**Total Liabilities:** $22,326,622.16

#### OFFICERS:
- **John R. Hegeman,** Pres.
- **Haley Fiske,** Vice-Pres.
- **George H. Gaston,** Sec. Vice-Pres.
- **James M. Craig,** Actuary.
- **George B. Woodward,** Secretary.
- **J. J. Thompson,** Cash. and Asst. Sec.
- **Stewart L. Woodford,** Counsel.

#### DIRECTORS:
- **John R. Hegeman,** Silas B. Dutcher,
- **E. M. Van Tassel,** Eli Beard,
- **Edward C. Wallace,** John M. Crane,
- **Stewart L. Woodford,** Frank H. Major,
- **Benj. De F. Curtiss,** George H. Gaston.
What Are We Here For?

A NSWER. To tell you something about the METROPOLITAN LIFE INSURANCE COMPANY and its two plans of insurance, known as "Ordinary" and "Industrial."

Q. Industrial Insurance—what's that?
A. It is Life Insurance on a plan especially fitted to the requirements of the great mass of the people. Sometimes it is called "Family Insurance," and sometimes "Burial-fund Insurance."

Q. Why so?
A. Because all the healthy members of a family are eligible—all between the ages of 1 and 70.

Q. Is there any difference in the cost of insuring males and females?
A. No.

Q. What is the expense of a policy on this plan?
A. Five cents per week and upward—according to the amount of insurance needed.

Q. What do the policies yield?
A. See a METROPOLITAN Agent and ask him for full tables of rates.

Q. Are any extras required for initiation fee, admission charge, medical examination, contribution to expense, or otherwise?
A. Not a cent. Nothing but the stated weekly premium. The Industrial plan gives a fixed amount of insurance at a fixed cost, and this cost never varies.

Q. Some time and trouble, I suppose, are necessary in going to your office to pay the dues?
A. None. The Company sends its collectors to the homes of its members every week.

Q. Suppose we change our residence?
A. Simply tell us where you are going, and an Agent will wait on you in any city of the United States in which the Company is located; and, if outside these limits, you will be instructed how to proceed to keep your policies alive.

Q. How long do you take to pay claims after death?
A. The money is sent the day the Home Office receives the proofs.

Q. Are there many companies doing Industrial Insurance in this country?
A. A dozen, more or less; but the METROPOLITAN is known the world over as "The Leading Industrial Insurance Company of America."

Q. Then you must be doing quite a business?
A. Well, yes. We have something over three and a half millions of policies now outstanding—equivalent to three-quarters in number of all the life insurance policies in force in the United States in all the other companies combined.
Q. How much will it cost the Metropolitan this year to pay its death claims?
A. Something over six millions of dollars.
Q. Into how many families will that go?
A. Perhaps 60,000.
Q. How much are you worth—in other words, what are your assets?
A. They are now over Twenty-four Millions of Dollars.
Q. It must take quite an army of men to attend to your business?
A. Yes, about 15,000 people are in the Company’s service.
Q. Your work is not limited to Industrial Insurance?
A. By no means. Ordinary Life and Endowment policies, from $1,000 to $25,000 are issued with premiums payable annually, semi-annually or quarterly, and the claims are paid immediately upon the receipt of proofs. These policies are unsurpassed by those of any company in the world in diversity and liberality. They embrace the following forms, viz.: Expectation of Life, Ordinary Life, Guaranteed Dividend, Life with Return of Premium, Life with Increasing Insurance, Ordinary Endowment, Limited Payment Life, Endowment with Mortuary Additions, etc., etc. The rates in general are considerably lower than those of other leading companies.
Q. Where shall I find one of your Agents?
A. If one doesn’t call upon you before you are 24 hours older, send to the nearest address, which you will find on the inside of the back cover of this book.

We have never seen anybody that didn’t make mistakes, except babies, and they always died early.
WRAP fruit jars with paper to keep out the light.

To peel onions without "crying," peel them under water.

Keep a bit of emery paper in your work-box, for brightening and sharpening needles.

Set a small box of lime in the pantry, and it will help keep it dry and the air pure.

You can sweep a rag carpet much cleaner sweeping crosswise of the width.

If you fold your clothes as you take them from the line, they will iron much easier.

The water in which codfish has been soaked is very good for washing the zinc under the stove.

Mix a little sugar with stove blacking, and it will give a better polish and not burn off so quickly.

When you give your cellar its spring cleaning, add a little copperas water and salt to the whitewash.

A little ammonia and borax in the water when washing blankets keeps the flannel soft and prevents shrinking.

If you want to keep your house free of moths, never put down your carpets till the floor is thoroughly dry.

Burning coke in the kitchen laundry stoves saves many a big bill and makes a better fire for such purposes.

Keep your bread pans and pie dishes free from ill flavor by always washing them in hot water after using.

Wash your flat irons in soap suds and dry thoroughly, if they at all trouble you by dropping black specks.

To take ink out of linen, dip the ink spot in pure melted tallow; then wash out the tallow, and the ink will come out with it.

Take a bucket of fresh water into your bedroom every night, and let it remain uncovered. It will absorb all poisonous gases.

Salt as a tooth powder is better than almost anything that can be bought. It keeps the teeth brilliantly white, and the gums hard and rosy.

To drive away ants, scrub the shelves or drawers that they frequent with strong carbolic soap, after which sprinkle red pepper in every crevice.

A room with a low ceiling will seem higher if the window curtains hang to the floor. Lambrequins may be used to extend the curtains to the ceiling, and thus carry out the effect.
In One Day.

THE Metropolitan paid in one day, recently, 318 policy claims in its Industrial Department, amounting to $31,239.53.

Ten working hours to the day, this was at the rate of $3,124.00 per hour, $52.00 per minute, nearly $1.00 a second.

These 318 policies cost their holders an aggregate of $44.13 a week—an average of 14 cents per policy.

132 of this number were on male lives, 186 females. 93 were single, 225 were married—the children surviving numbered 638!

The total amount received by the company on these insurances was $9,979.00, so that for every dollar they cost there was paid back $3.16—or, for every 32 cents they yielded a dollar.

The smallest claim paid was $5.00, the largest $500.00; the average a trifle under $100.

The age of the oldest life was 79 years—of the youngest a little over one year.

Of the 318 policies, 72 had been in force less than a year!

The shortest duration of any policy was one week; the longest thirteen years.

These claims were paid in one hundred and ten cities, of twenty-three states, and in nine foreign countries. The nationalities of the persons insured were: American born, 169; German, 48; Irish, 62; Canadian, 14; English, 12; of other countries, 13.

This is not a long story—it covers only one day's work; but as an argument, it presents just 31,240 reasons in favor of Industrial Insurance.
Drinking a Tear.

"Boys, I won't drink unless you take what I do," said old Josh, in reply to an invitation. He was a toper of long standing and abundant capacity, and the boys looked at him with astonishment.

"The idea," one of them replied, "that you should prescribe conditions makes us laugh. Perhaps you want to force one of your abominable mixtures down us. You are the chief of mixed drinkers, and I won't agree to your condition."

"He wants us to run in castor oil and brandy," said the Judge, who would have taken the oil to get the brandy.

"No; I'm square. Take my drink and I'm with you."

The boys agreed, and stood along the bar. All turned to Josh and looked at him with interest.

"Mr. Bartender," said he, "give me a glass of water."

"What! water?"

"Yes, water. It's a new drink to me, I admit, and it's a scarce article, I expect. Several days ago, as a parcel of us went fishing, we took a fine chance of whiskey along, and had a heap of fun. 'Long toward evenin' I got powerful drunk, and crawled off under a tree and went to sleep. The boys drank up all the whiskey and came back to town. They thought it was a good joke 'cause they'd left me out there drunk, and told it around town with a mighty bluster. My son got hold of the report, and told it at home. Well, I lay under that tree all night, and when I woke in the morning, my wife sot right thar side of me. She said nothin' when I woke up, but sorter turned away her head, and I could see she was chokin'. 'I wish I had suthin' to drink,' says I. Then she took a cup wot she had fotched with her, and went up to whar a spring cum up, and dipped up a cupful and fotched it to me. Jest as she was handin' it to me, she leant over to hide her eyes. I saw a tear drop inter the water. I tuck the cup and drank, and raisin' my hands, I vowed to God that I'd never drink my wife's tears again, as I had been doin' for the last twenty years, and that I was goin' to stop. You boys know who it was that left me. You was all in the gang. Give me another glass of water, Mr. Bartender."
57,782—12,814—10,944—8,258—4,439.

57,782 policies were paid by this Company last year—an average of nearly 200 a day for every working day in the year.

12,814 of these policies had been in force less than a year!!

10,944 had been in force less than nine months.
8,258 less than six months.
4,439 less than three months.

Do you think, reader, that a single one of that 4,439, when insuring, thought that the proceeds of his policy would be demanded in less than three months? Not one.

How many of the 12,814 expected to die the first year? None.

On the other hand, how many who read this have any assurance that they will be here a year from to-day? How many are sure of three months? How about three days, even?

Are you insured? Then hold fast. Do not lapse. If you can afford it, increase the amount; if you cannot afford it, do not do it.

But if you are not insured, do not waste any time in thinking about it; act, and act promptly. If you can sit down to three meals a day, you can probably spare enough, by good management, to carry at least one Industrial Policy, without depriving yourself or your family of any necessity.

One little word of three letters hits your case, and that is—NOW.
Use of Lemons.

LEMONS are of untold gold as health preservers. The way to get the better of a bilious system without blue pills or quinine, is to take the juice of two or three lemons in just enough water to make it pleasant to drink without sugar, before going to bed. In the morning, before breakfast, repeat the dose.

Lemon juice is the best anti-scorbutic remedy known; it not only cures the disease but prevents it. Sailors make a daily use of it for this purpose. A physician suggests rubbing of the gums daily with lemon juice to keep them in health. The hands and nails are also kept clean, white, soft and supple by daily use of lemon instead of soap. It also prevents chilblains. Lemon used in intermittent fever is mixed with strong, hot, black tea or coffee, without sugar. Neuralgia may be cured by rubbing the part affected with lemon. In fact its uses are manifold; and the more we apply it externally, the better we shall find ourselves.

Many people in this world run after happiness like an absent-minded man hunting for his hat, while all the time it is on his head or in his hand.

To Stop Noise in Mechanical Operations.

To those who carry on operations requiring much hammering or pounding, a simple means of deadening the noise of their work is a great relief. Several methods have been suggested, but the best are probably these: First, rubber cushions under the legs of the work-bench. "Chambers' Journal" describes a factory where the hammering of fifty coppersmiths was scarcely audible in the room below, their benches having under each leg a rubber cushion. Second, kegs of sand or sawdust applied in the same way. A few inches of sand or sawdust is first poured into each keg; on this is laid a board or block, upon which the leg rests, and round the leg or block is poured fine dry sand or sawdust. Not only all noise but all vibrations and shock are prevented; and an ordinary anvil so mounted may be used in a dwelling house without annoying the inhabitants. To amateurs whose workshops are almost always located in dwelling houses, this device affords a cheap and simple relief from a very great annoyance.
Too Late.

I AM looked upon as a happy man. The world says: "There is Bright; he's a lucky dog. What a lovely wife he has, and what fine children! If you want to see a charming home, look in at Bright's."

I was a happy man; I used to fancy myself one of the most fortunate fellows alive. I felt proud of the way I had got along; sometimes I used to think I surely must have been born under a lucky star; I seemed to prosper in everything. When I began in the store I was the junior clerk, but I worked up; promotions never seemed to fall in anybody's way faster than they did in mine.

Everybody said when I married: "Bright's a lucky dog." My wife was the belle of the city; it would have gladdened the hearts of fifty fellows whom I might name to have won her if they cou'd; but her love was reserved for me.

Then the children—well, well, a father's praises are usually accepted with grains of allowance; I won't say anything that might seem to be mere parental rapture.

Now, I've mentioned the reason why the world thinks me a happy man. Perhaps you think the world is right? My God! I wish it was.

The other day an old friend, a school chum, called on me at the store; we got to talking about insurance. I don't know how many life insurance men have tried to induce me to insure my life; I always put them off. Frankly, I never thought seriously about needing life insurance—never thought I needed it now. I remember that I said to myself, "after a while." I knew I had n't saved any money, but then I would. Once an agent tried to tell me it was my duty toward my wife and children to insure; I thought him impertinent. He made me angry; I told him I knew my own business.

My friend urged me to take a policy, as he had lately engaged in the business. Finally, I said I would, thinking it a favor to him; it was easier to say yes than no. I went to be examined by the medical examiner. Two or three days later I was asked to call again. I was examined a second time. I thought the proceeding a bore, and began to wish I had not signed the application.
A week after my friend came into the store; I asked him about my insurance, and he said the company had rejected the application! He did n't say it quite as direct as this, but in a roundabout hesitating way. He tried to be gentle in imparting the information.

At last I came to understand that I was uninsurable. "Kidney disease—incurable," the examiner said. I consulted an eminent physician; he confirmed it—quietly told me I might live two years.

Two years!—two years in which to prepare to die! I dare not tell my wife; it would be well enough by and by. Like a condemned felon, I count the days and hours—days and hours in which to breathe silent farewells to those I love. What can I do in two years—such years? What provision can I make for them? I said I never thought seriously about life insurance. I never did until now, when it is too late.

"Uninsurable!" rings in my ears. Never did a leper shudder more at those words descriptive of his fearful doom, "Unclean! unclean!" than I do as the voice in my ear says, "Uninsurable! uninsurable!" It says more than that. It tells me of the cruelty of my procrastination; it tells me that I am dead, that my dear wife and children are destitute. My God! it is hard to bear. Everything that made me happy before makes me wretched now. The agony of the thought of parting from my family, terrible as it is, is as nothing to the certain knowledge that I shall leave them comparatively poor. I have figured it all out: after paying my funeral expenses there will be barely enough left to supply them with the necessaries of life for six months. . . . My friends have begun to notice that "Bright has acted queer lately." . . . I saw a young woman to-day begging on the street, and with her were two little children, who tugged at her skirt and cried: "Mamma, please take us home; we are so cold and hungry."—Ins. Post.
REMEMBER
THE METROPOLITAN'S
PLAN OF
INDUSTRIAL
INSURANCE
ESPECIALLY ADAPTED TO
PERSONS OF MODERATE
MEANS.

It costs 5 cents per week and upward.
No initiation fee is charged.
No increase of payments is required.
Premiums are collected weekly at the homes of policy-holders.
All ages from 1 to 70 are taken.
Claims are payable promptly at death.
Males and Females are taken at same cost.
Only healthful lives are insured.

ILLUSTRATIONS.

5 CTS. a week (less than 1 cent a day) will insure a child aged from 2 next birthday to 13 for $15 to $115.
10 CTS. a week (less than 1 ½ cts. a day) will insure a person aged 20 for $190.
25 CTS. a week (less than 4 cts. a day) will insure a person aged 30 for $360.
50 CTS. a week (about 7 cts. a day) will insure a person aged 35 for $610.
50 CTS. a week (about 7 cts. a day) will insure a person aged 21 for $930.

Rates for each age, explanations of plans, and all particulars gladly furnished by the Company's Agents. See location of nearest Branch Office on inside back cover of this book.
AND DON'T FORGET
THE METROPOLITAN'S
PLANS OF
ORDINARY INSURANCE,
UNDER WHICH ARE ISSUED
POLICIES FROM $1,000 TO $25,000,
On Plans { Adapted to all stations and circumstances of life.
At Rates { Considerably cheaper than those of other first-class Companies.

These Policies contain no restrictions as to travel and residence, provide for the immediate payment of claims; in brief, are plain business contracts which tell their whole story upon their face.

PREMIUMS MAY BE PAID YEARLY, HALF YEARLY OR QUARTERLY.

The Company's authorized Agents will be glad to call upon any one wanting further particulars. Address the Branch Office in your city.
What to Read.

An Enquirer asks us: What are the best things to read? We answer:

To improve your imagination, read Milton, Shakespeare and Spencer.

To improve your reasoning, read Bacon and Locke.

To improve your judgment and good sense on the common affairs of life, read Ben. Franklin.

To improve your political knowledge, read Webster and Calhoun.

To improve your patriotism, read Demosthenes and the life of Washington.

To improve your happiness, read your Metropolitan Policy.

To improve it more, read it again.

There are more quarrels stopped by just shutting your mouth, and holding it shut, than by all the wisdom in the world.

An Anti-Poverty Society.

Every family can organize itself into an Anti-Poverty Society upon this basis:

Resolved, That Industry and Economy mean Prosperity.

Resolved, That a loaf of bread is better than a loaf about the streets waiting for something to turn up.

Resolved, That a nickel, or a dime, or a quarter (if we can afford it) spent for an Industrial Policy, is one of the wisest uses to which that amount of currency can be put.

Resolved, That it would be wise for us to secure policies on the lives of all the insurable members of our family.

Resolved, That we will increase these policies from time to time as our means will admit, and we will never allow them to lapse if we can help it.

Resolved, That as between Policy and Poverty, we take the first and we will take it in the Metropolitan.

Resolved, That we believe in Home-Rule—the rule that every one in the Home ought to be insured.
WHEN a man’s wife comes in and sees him razor in hand and his face all lather and asks him, “Are you shaving?” it’s a provoking thing in him to answer, “No, I’m blacking the stove.”

“Have you ever been around the world?”
“No—but my arm has.”
“What do you mean?”
“Well, you are all the world to me.”

He was a countryman, and he walked along a busy thoroughfare and read a sign over the door of a manufacturing establishment: “Cast-Iron Sinks.” It made him mad. He said any fool ought to know that.

“Got any little job of work, ma’am,” inquired the dusty pilgrim at the back door, “that I can do to earn a bite of grub?”
“You’ve often asked me for cold victuals,” replied the woman in surprise, “but this is the first time you ever asked for work.”
“Yes’m,” rejoined the tourist, cheerfully, “I’m on my vacation.”

“Yes, madam,” said the clerk in the furniture store, “you will find that bedstead as represented. It is full width, made out of the best walnut, and, you can look for yourself, there’s no man under it.”

An Irishman jumped up in a street car the other day and began pulling both bell ropes vigorously, when the conductor thrust his head in the door and said angrily: “Here, stop that; don’t you know that you are ringing the bells on both ends of the car at once?”
“That’s all right, sor, I want both ends of the car to stop at once, don’t I?”

It was in a large department store that a gilded youth drifted up to the candy counter.
“Do you know,” he said to the pretty young woman in charge, “if I were the proprietor of this establishment I should dismiss you?”
“Why?” she asked indignantly.
“In order to give the candy a chance,” he answered.
And she gave him a pound and a quarter of 75 cent candy for 50 cents.
Blackmail.

The Century Dictionary defines "Blackmail" as a "tribute of money, etc., anciently paid in the North of England, and in Scotland, to men who were allied with robbers; hence, extortion in any form made by means of intimidation, as the extortion of money by threats of accusation, or exposure, or of unfavorable criticism in the press."

The newspaper press of the United States, as a whole, is one of the most marvelous developments of civilization. No other country in the world can approach it in respect of its energy, its ingenuity and its ability. Its domain embraces every inch of the globe, and its scope covers everything known to man. In the main, its character and dignity are upheld by worthy hands. But in every body of newspaper disciples there are so many Judases, just as there are, perhaps, in most other businesses or professions. And the thing dear to the heart of the average newspaper blackmailer is a Corporation—something with ample means, something whose business is based largely upon public confidence, something worth robbing, or, in their vernacular, something worth "goin' fur."

They generally begin by vague hints that there seems to be growing in the public mind grave suspicions as to the corporation's reliability, or mode of doing business. That's the first intimation to "come down."

Then the able editor writes to himself, and publishes in his paper, a multitude of communications signed, "An Anxious Inquirer," "Pro Bono Publico," "One of the Victims," etc., etc. That's the second invitation to come up to the Captain's office.

Then he gets out a general letter—limited to an edition of one, and sent to his prospective victim—that if anybody passes himself off as a representative of his journal he's a wicked man, and that all business must be conducted with the proprietor only. That's the third way of saying that he wants to see you, bad.

Then he proclaims that his duty to the vast constituency, whose welfare it is his sole ambition to serve, can no longer be restrained, and the situation demands united action on the part of an outraged and plundered public, and an appeal to the Legislature for redress. That's the fourth way of asking, why under Heaven you don't "show up?"
If it is a life insurance company, he has an alleged “actuary” to pass an opinion on such of the company’s policies as may be presented by expert judgment, and if a credulous individual calls, the paper immediately comes out in blood curdling headlines and sanguinary exclamation points, and announces that a large force of policemen were necessary to keep the surging mass of “victims” in order.

And then he gets out “supplements,” and then induces some dupe to introduce a bill in the Legislature, and then some other decoys to write to the Governor; and all the time he is scratching his head and wondering why that condemned company don’t “settle.”

The METROPOLITAN has been the mark for this sort of attack, off and on, during all its existence. So has every corporation that has made any mark in the world. And so will it be till the crack of doom. We have never paid any attention to them, and never propose to. We invite all the publicity, and all the exposure, and all the “dire revelations” that the whole brood of blackmailing scoundrels throughout the country care to indulge in.

Our object in saying this is to caution policy-holders against paying any attention to these miscreants, or of being misled by anything they say or do. It may be true that a lie will run seven leagues while Truth is putting on its boots, but it is also true that if the lie be left alone it will run itself out of breath.

And as to our Agents, they need no admonition to treat with silent contempt all such attacks, because those who have been in the business any length of time have seen the game played before, and they know that the only way to deal with a skunk is to leave him alone. Old Dr. Lyman Beecher once thought otherwise and threw his Bible at one, but he had to get the book rebound, and he had to buy a new suit of clothes.

By all this, do we mean to say that the business is perfect and that it must be held to be above public criticism? Oh, no. Honest opinions and honest inquiries from any source we are glad to hear and answer.

But the sort of performance we have been describing is of the rankest dishonesty, and so we repeat our caution to Policy-holders, Agents, and all others who may be interested, to pay no attention whatever to the flaming headlines and the hysterical vaporings of these blackmailers. Their opinions are invariably for sale or to let, and their convictions are always exchangeable for cash.
The Dutchman was Right.

An agent of the Company was soliciting a German for insurance, and was explaining the plans.

"You see that if a thousand men pay ten dollars apiece for a year's insurance, that would make ten thousand dollars."

"Yah."

"And if ten men out of the thousand should die during the year, each one could be paid one thousand dollars."

"Yah."

"Now, we have mortality tables which show how many men out of one thousand at any given age will die in a year, and we know what we ought to charge for the insurance. But although we know how many of these men will die, we do not know which ones they will be. Perhaps you, perhaps Bill Jones, perhaps Dick Robinson, perhaps John Smith, per——"

"Mein krashus," said the German, pointing to a door across the street from which crape was hanging, "It was John Schmidt. He died this morning."

The agent was paralyzed, but in a moment recovered himself and said:

"I told you so! I didn't know which it would be, but I knew it would be one of you."

"Mien frent," said the German impressively, "you was right, I dakes five thousand."

And he has the policy to-day.

A good many people would say more if they didn't talk so much.
Please Read Your Policy and Premium Receipt Book.

A POLICY-HOLDER SHOULD MAKE IT HIS FIRST DUTY, IMMEDIATELY UPON RECEIVING HIS POLICY AND PREMIUM RECEIPT BOOK, TO READ CAREFULLY ALL THERE IS IN BOTH—AND THEN READ THEM OVER AGAIN—AND THUS KNOW CLEARLY WHERE HE STANDS WITH RESPECT TO THE COMPANY. HE SHOULD KNOW CLEARLY WHAT THE COMPANY IS EXPECTED TO DO, AND HE SHOULD KNOW WITH EQUAL CLEARNESS WHAT HE IS EXPECTED TO DO. THE TIME TO CORRECT MISUNDERSTANDINGS, IF THERE BE ANY, IS AT THE BEGINNING. IF THE TERMS AND CONDITIONS OF THE INSURANCE ARE IN ANY RESPECT DIFFERENT FROM WHAT THEY WERE REPRESENTED, HE SHOULD IMMEDIATELY NOTIFY THE COMPANY'S SUPERINTENDENT IN HIS CITY, OR THE COMPANY'S OFFICERS IN NEW YORK.

Two Kinds of Men.

Two men stood at the same table in a large factory in Philadelphia, working at the same trade. Having an hour for their nooning every day, each undertook to use it in accomplishing a definite purpose; each persevered for about the same number of months and each won success at last. One of these two mechanics used his daily leisure hour in working out the invention of a machine for sawing a block of wood into almost any desired shape. When his invention was complete, he sold the patent for a fortune, changed his workman's apron for a broadcloth suit, and moved out of a tenement house into a brown-stone mansion. The other man—what did he do? Well, he spent an hour each day during most of the year in the very difficult undertaking of teaching a dog to stand on his hind feet and dance a jig, while he played the tune. At last account he was working ten hours a day at the same trade and at his old wages, and finding fault with the fate that made his fellow workman rich while leaving him poor. Leisure minutes may bring golden grain to mind as well as purse, if one harvests wheat instead of chaff.
Good Advice.

KEEP good company or none. Never be idle. If your hands cannot be usefully employed, attend to the cultivation of your mind. Always speak the truth. Make few promises. Live up to your engagements. Keep your own secrets if you have any. When you speak to a person look him in the face. Good company and good conversation are the very sinews of virtue. Good character is above all things else. Your character cannot be essentially injured except by your own acts. If anyone speaks ill of you, let your life be so that none will believe him. Ever live, misfortune excepted, within your income. When you retire to bed, think over what you have been doing during the day. Make no haste to be rich if you would prosper. Small and steady gains give competency with tranquility of mind. Avoid temptation through fear that you may not withstand it. Earn money before you spend it. Never run in debt unless you see a way to get out again. Never borrow if you can possibly avoid it. Do not marry until you are able to support a wife. Never speak ill of any one. Keep insured in the METROPOLITAN.

Odd.

Wives are sometimes met by our Industrial Agents who object to insuring their husbands. They have a superstitious, senseless prejudice against it. But if after he is gone they find a bank-book in the house they rejoice thereat greatly; and when they come across a policy of insurance that they didn't expect, they lose no time in sending for proofs, filing their claim and getting in a good deal of a hurry for the proceeds.

The same kind of husbands are also met with—to tell the truth, oftener than the wives; for the wife and mother knows what sickness and death mean to the little household with scanty means.

Such husbands, we say, we occasionally come across. They call themselves men. Heaven save the mark! They live up to the last dollar they earn, many of them spending enough foolishly to keep the whole family insured and not feel it. They know that when they die all income ceases; but their manly souls are not moved at the contemplation of the furniture on the sidewalk, the home broken up, the wife perhaps begging for bread, and the children scattered, never to be united. Shame on such "men."
Do not forget that—

The Metropolitan has the largest assets—the largest income—has set aside the largest reserve—has the largest number of policies in force—and the largest amount of insurance—has paid the largest number, and the largest amount, of death claims—and has returned a larger proportion of its income to its Policy-holders than any other Industrial Insurance Company in the United States.

In brief, some companies are positive, some comparative, but the Metropolitan is superlative.

The Next President.

People are already talking about the next President. Who shall it be? Well, as usual, the country will divide up into Republicans, and Democrats, and Populists, and Mugwumps, and Silverites, and Free-traders; with a miscellaneous variegated assortment of political cranks in between.

But the Life Insurance Party is the Party of Protection—made up of the men and women who protect their dependent families, or their own old age, with Life or Endowment insurance.

The best Platform a man can stand on is a Policy in a sound Company. The best Declaration of Independence he can subscribe to is an Application for Insurance. The best Proclamation of Emancipation is the one issued by the Metropolitan.

Policy-Holders will Please Remember

In the event of death, change of residence, or neglect of the agent to call, to immediately notify the Company’s Superintendent at the Branch Office in their city, or the Officers of the Company in New York City. Always give the name of the last Collector, and invariably state the number of the policy.
Infantile Insurance.

If the bills introduced in several Legislatures this year to stop the insurance of children under certain ages (for the small burial fund which Industrial Insurance provides) were expressive of general public sentiment, this Company would go out of the business. But every investigation proves that they are not so expressive, and they prove exactly and overwhelmingly to the contrary.

There is nothing new in these eruptions. They have existed, off and on, ever since the business began in this country twenty years ago, and in Great Britain more than forty years ago. The funniest part of it is, that every once in a while a new agitator comes to the surface who has just heard of Industrial Insurance and who is immediately convinced that a good deal of it ought to be stopped. We presume this will go on until the business is a hundred years old or more, and the most hysterical attacks will even then come from men, all around whom the business has been growing since before they were born. They remind us of the Christian who pummeled the Jew nearly to death, not long since, for an act done by his race two thousand years ago, the Christian justifying himself by saying that "anyhow, he'd just heard of it."

Some of these attacks originate with thoroughly honest people, whose integrity is as unquestioned as their ignorance. When such men come to learn the facts and the truth, they invariably become strong friends of the business.

Other attacks originate with demagogues, or with blackmailers, who simply want to be bought off. They are invariably disappointed.

Occasionally one is started by an alleged "Society," which, with an empty treasury and little or no excuse for living, seeks this means of pushing for notoriety and cash.

And then comes the man with a grudge. He is mad at something, and he takes this public way of venting his private spleen.

They all purport to be moved by one conviction—that infantile insurance is wrong; that it is against what they call "public policy," that the five cents a week that pays the premium means so much less bread to the family; that it leads mothers to neglect their children and wish they were out of the way; more than this, some of them
Infantile Insurance—cont’d.

boldly affirm that American mothers and fathers are in the habit of disposing of their children by deliberate murder; in fact that they lie awake nights devising schemes to compass the death of their own offspring!

The truth is that there never was such a case established in the whole history of the business, embracing as it does millions upon millions of policies.

There are Seven Millions of Industrial Policies in force in the United States, represented by the three leading companies. The amount of insurance pledged is Seven Hundred and Sixty-six Millions of Dollars. Between thirty-five thousand and forty thousand people are in the service of these companies. The number of Policies in force under age ten is about One and a half Millions. The four leading companies of the world paid to their beneficiaries last year Nineteen Millions of Dollars in claims. In England, where the business has been going on as before-said for forty years, and where the Registrar-General says it has saved to the tax-payers more than Ten Millions of Dollars per year, there were in force, in 1890, Four Millions of Policies on lives under ten. And there is nothing in all this enormous work, over all these years, to prove the allegations of wrong-doing which these agitators and calumniators have vainly sought to establish.

More than this, the business has been investigated here by State after State, by humane societies and other organizations, and in no instance has one of them ever formulated a charge against it; on the contrary, it has been held to be a business to be fostered and encouraged, and in some instances it has been given special statutory protection.

In Great Britain, where Parliament has yielded to the impor-
tunity of agitators by giving it investigations six times since 1854, they have never legislated against it, but, on the contrary, have enlarged its scope and influence.

We have never before made reference to this subject in any publication of the Company’s, but the time has come when, if this senseless clamor is to be continued, the people themselves—the Policy-holders in the Industrial Companies—the working-classes of the country generally—will be heard from and in no uncertain way, in answer to these brutal attacks upon their humanity and their honesty.
The originators of these measures may make all sorts of disavowals, but the naked fact stands out that their action is a direct libel upon the industrial people of the United States. It is nothing less than saying that the thrift they exhibit has an evil purpose—that in seeking to protect themselves against Potter’s Field they are only concealing designs of fraud—in brief, that the attempt to guard against the hour of death is in reality only the seeking of an opportunity for murder!

Massachusetts is the last State to make itself conspicuous in this direction. A bill was introduced early this year to prohibit insurances on lives under ten. Months were given to numberless hearings before a joint Legislative Committee. The instigators represented the “first citizens” of Boston—so they claimed. They worked up a vast amount of sentiment—principally female. They got most of the newspapers on their side—as usual. Excitement ran high. The Committee reported in favor of the bill by a voting majority of one. It then went to the House of Representatives, and there it met its Waterloo. By a vote of 149 to 23 the Commonwealth of Massachusetts set the seal of its approbation upon Industrial Insurance, and the seal of its condemnation upon the busybodies who sought to destroy it.

Why is Life Insurance like an umbrella?
Because it’s a good thing for a rainy day.

There is an agent out West named Carpitt. The other agents in his neighborhood have no trouble in beating him!

Bill Thompson, his Dog and his Pitcher.

“Bill Thompson’s dog got his head stuck in a pitcher. Bill cut off the dog’s head to save the pitcher and then broke the pitcher to get the head out. This fairly illustrates the wisdom of the man who goes without insurance to save money, and then dies before he earns the money he expected to save.”—Phelps.
Good, live agents, are walking delegates to the uninsured. Our children will remember our deeds long after they have forgotten our advice.

Of two evils choose—neither.
Be not simply good—be good for something.
Never buy what you don't want simply because it is cheap.
It is less painful to learn in youth than it is to be ignorant in age.

Men are born with two eyes, two ears and one tongue, in order that they may see and hear twice as much as they speak.

A straight line is the shortest, in morals as well as in mathematics.

Believe nothing against another, except on the best authority; and do not repeat what may harm another unless it be a greater harm to conceal it.

Strong men have wills; weak men have wishes.
If you cannot do exactly as you wish, do the best you can.
Drive your business—don't let it drive you.

A man's own good breeding is the best security against other people's bad manners.

The man who always agrees with you may be a pleasant companion; but when you want sound advice you must go to someone else.

When a man accuses himself he is always believed; when a man praises himself he is never believed.

It is better to say "This one thing I DO" than to say "These forty things I dabble in."

It is easy enough to rectify whiskey, but it is hard to rectify the errors which whiskey causes.

You cannot jump over a mountain, but step by step takes you to the other side.

Human nature is very much like a torch—the more it is shaken the more it shines.
We agree with the writer who said about liquor-drinking, that every time a man stands before a bar and gulps down whiskey, or brandy, or rum, or gin, or any other intoxicating stimulant, he is simply buying a cemetery-lot and paying for it in installments. Many a man is buying worse than that—he is buying the shame and degradation of his family. Many men who complain that they are poor, hard-working and down-trodden, throw away on the habit we have alluded to enough money to support a substantial amount of Industrial Insurance on the lives of all the members of their families. Which is the better way of spending the money?

Do Not Throw It Away.

After you have read this little book and acted upon its advice, pass it along to some friend, to whom it may prove as interesting and valuable as to you—perhaps more so. It may move some uninsured man to obtain a policy of insurance, and that policy may turn out to be the only reliance of a family that otherwise would be homeless and helpless.

All for one little book and one thoughtful act on your part.
PARTIAL LIST OF BRANCH OFFICES

IN THE

STATE OF NEW YORK.

Albany, N. Y.................................DeGraff Bldg., Rooms 15-17
Amsterdam, N. Y...........................14 Miller’s Block, Main Street
Gloversville, N. Y.........................17 S. Main Street
Auburn, N. Y...............................Seward’s Block, Genesee St., Room 9
Geneva, N. Y...............................7 Prouty Block
Lyons, N. Y.................................Sturges Block
Cohoes, N. Y...............................Egbert Hall, Rooms 3-4
Mechanicsville, N. Y.....................18 Railroad Street
West Troy, N. Y..................29 23d Street
Hudson, N. Y..............................Macy Bldg., 408 Warren St., Room 2
Catskill, N. Y.............................Cor. Bridge and Main Streets
Chatham, N. Y.............................Columbia Co.
Saugerties, N. Y..........................209 Main Street
Poughkeepsie, N. Y., Poughkeepsie Savings Bank Bldg., Market St.
Fishkill-on-the-Hudson, N. Y..........Church Street
Kingston, N. Y............................Payntor Bldg., 32 Wall Street
Newburgh, N. Y.....Highland National Bank Bldg., Water Street
Schenectady, N. Y.........................Veeber Block, Room 10
Saratoga Springs, N. Y......Ainsworth Place, Broadway, Room 16
Troy, N. Y.................................Hall Bldg., Rooms 17 to 19
Watertown, N. Y..........................Burdick Bldg., Franklin Street
Ogdensburg, N. Y........11 Bell Block, Ford Street

AGENTS WANTED IN ALL THE PRINCIPAL CITIES.

FOR INFORMATION APPLY AS ABOVE.

THE AUTHORIZED AGENTS OF THE COMPANY'S ORDINARY DEPARTMENT
WILL BE PLEASED TO FURNISH DESCRIPTION OF PLANS, SPECIMEN POLICIES AND RATES.